

April 6, 2006

Dear Mr. Gruenberg,

I am writing to implore you to see that members of the FDIC board of directors attend the hearings and listen to the witnessess' input regarding the formation of a Wal-Mart bank.

I am very concerned about the possibility of a Wal-Mart bank. I fear that the last of our small community banks will disappear. This is not a paranoid position, look what has happened to the small grocery, clothing, drug, furniture, optometry, nursery, and hardware stores across our country. Gone, nearly all of them. Near my house they are building a second Wal-Mart, only six blocks from the original (which was built only three years ago).

The idea of a Wal-Mart bank is even more disturbing. Such a concentration of money and clout is potentially catostrophic for our communities and our nation. In addition, Wal-Mart has proven itself to be a less than ideal employer, and the sort of corporation that gives business and America a bad name worldwide.

Please block this venture.

Sincerely,

Bev Dixon & Karl Erickson  
Karl and Bev  
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